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# ***Institute for the Study of Social Change***

## ***Tasmanian Housing Summit Directions Paper***

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This directions paper has been prepared as a resource to inform the deliberations of the Tasmanian Housing Summit to be held on 15 March 2018. The analysis draws on the University of Tasmania's expertise in housing policy and builds on the Institute for the Study of Social Change's recently released ***Blueprint for Improving Housing Outcomes in Tasmania***.

The paper focuses on the situation in Greater Hobart, where recent population growth has been concentrated. From June 2006 to June 2016, 70 per cent of Tasmania's population growth occurred in the Greater Hobart region, and eight of the ten ABS statistical regions with the largest population increases in Tasmania were within Greater Hobart. However, although the analysis focuses on Tasmania's capital, many of the issues identified have relevance for the state as a whole.

Tasmania faces acute short-term housing challenges but we believe that with a collaborative and evidence based approach we can address these challenges and achieve good housing outcomes which will deliver social and economic benefits for all Tasmanians.

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# Introduction

## **Directions for Tasmania's Housing Future**

We propose a two-pronged approach to the current housing shortage.

Firstly, an immediate response to provide shelter to those in most need and secondly, policies and strategic investment to meet housing demand over the medium to longer term.

An effective short term response to the immediate housing challenge will provide policy makers greater leeway to develop appropriate longer term strategies.

This paper details the rationale for a series of recommendations including:

### **A crisis response to a housing crisis:**

- Demountable housing on public land
- Vouchers for motel/hotel/short-term holiday accommodation
- An audit of vacant residential property in Tasmania's cities
- Strategies to promote more efficient use of existing housing stock.
- Incentives for conversion of vacant residential properties into long-term housing
- A 'pause' strategy for approvals to convert entire properties to short-term holiday accommodation in key urban areas

### **A medium-term, planned approach to resolving a long-standing affordable housing shortfall:**

- Long-term planning measures to ensure new housing in priority areas includes affordable housing
- Increased investment in the Affordable Housing Strategy (AHS) 2015-2025
- Repurposing of underutilised buildings, including offices and shop tops
- Funding to enable a steady, real increase in social housing supply
- Replacement of property-related stamp duties with a broad-based annual property tax
- Increased investment by the University of Tasmania in student accommodation

# 1. Context: key developments in the Tasmanian housing market

There is an acute shortage of suitable residential rental accommodation in Hobart, which has serious repercussions for many low income households.

The current vacancy rate is estimated at 0.3%, a historic low. To put this in context, a vacancy rate of below 1% is considered a market failure and is likely to increase homelessness, deter short to medium term migration and harm associated economic growth.

To develop effective short to medium term strategies to address the housing shortfall we must understand the circumstances that gave rise to it:

- Between 2011 and 2016 the Greater Hobart property market was in surplus, with the supply of new housing stock exceeding notional new demand by 1405 properties (Table 1). Despite this aggregate surplus there were shortages in key market segments.
- New housing supply and population growth over this period was concentrated on the peri-urban fringe and is a structural cause of increased traffic congestion in Greater Hobart.

## **Growing pressure in the Greater Hobart housing market**

Available data suggest the dynamics of Greater Hobart's housing market have changed since 2016, resulting in an under-supply of housing generally and private residential rental accommodation in particular. We estimate the current supply shortage in the greater Hobart market is approximately 1400 dwellings per annum.<sup>1</sup> However, there are significant shortcomings in the data available, which will also hamper the development of an effective policy response.

Table 1. Projected dwelling demand and surplus/deficit by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2011 to 2016.

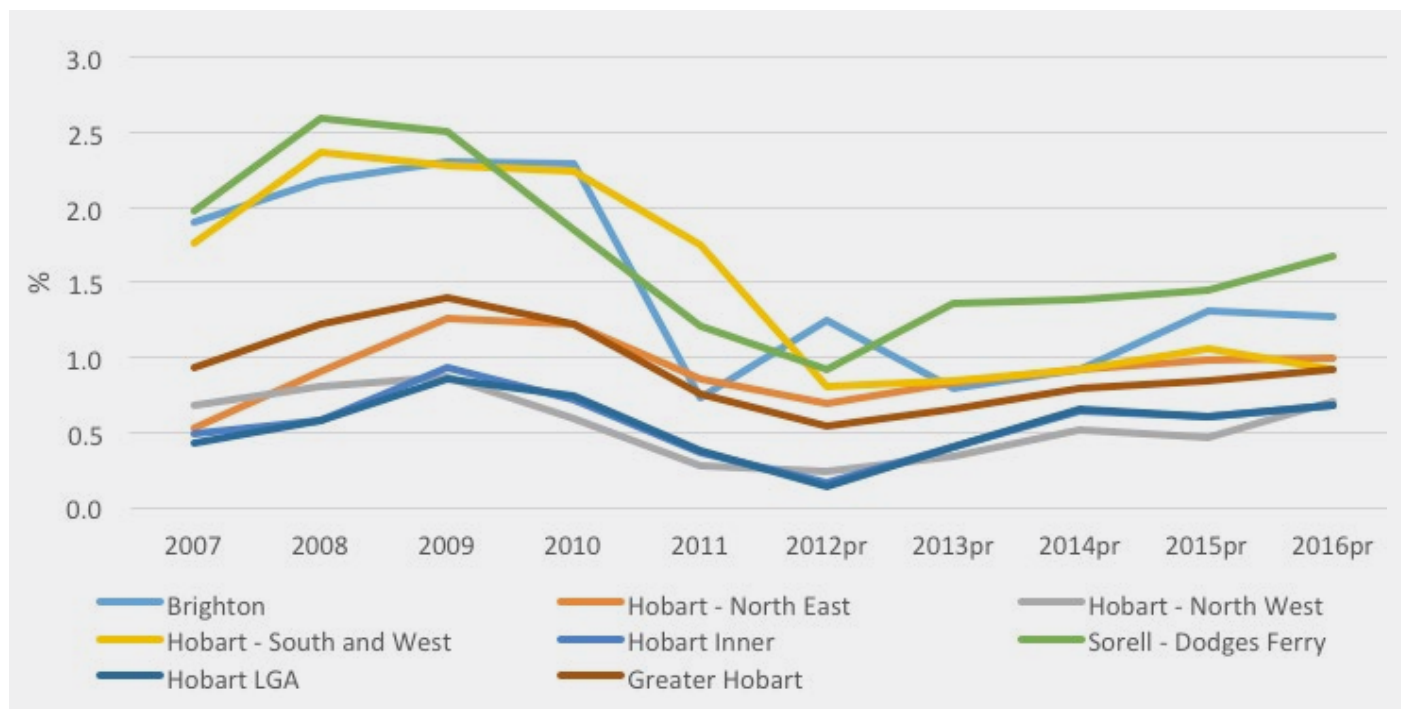
2011 to 2016	Population growth	Average people per dwelling	Dwelling demand	Actual new dwellings	Surplus/ deficit
Brighton	917	2.6	353	600	247
Hobart – North East	2,281	2.4	950	1,455	505
Hobart – North West	1,201	2.3	522	807	285
Hobart – South and West	1,466	2.6	564	796	232
Hobart Inner	1,281	2.3	557	578	21
Sorell – Dodges Ferry	1,043	2.4	435	586	151
Hobart LGA	1,268	2.3	551	570	19
Greater Hobart	8,189	2.4	3,412	4,817	1,405

Source: ABS, ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0, Census of Population and Housing, 2011 and 2016

### Population pressures

- Population growth, which has been evident since 2012 (Figure 2), has accelerated significantly since 2016. The latest available data for June 2017 shows Tasmania's population growth rate increased to 0.6 per cent per annum, its highest level since the mid-2000s, and interstate migration recorded its first annual gain since 2011. Since June 2016, it is estimated the Greater Hobart population has increased by approximately 3500, twice the growth rate of the past five years.
- There has been strong growth in international student numbers since 2016. Full time equivalent international student enrolments in Hobart in 2018 are up 380 compared with 2017. Despite completing 442 student units in the Melville St development, 150 students remain on the University's student accommodation waiting list.
- There is strong anecdotal evidence of growing numbers of temporary residents requiring accommodation such as contractors, students, long term visitors, short-stay skilled migrants and working holiday makers who are not included in ABS measures of the estimated resident population.

Figure 2. Population growth rates, by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2006 to 2016.



Source: ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0

<sup>1</sup> Based on conservative projections of available data we estimate an additional 1400 homes per annum are required in Greater Hobart to meet current demand. This increase in supply would address higher population growth, the recent decline in housing completions and the conversion of long-term residential rentals to short term visitor accommodation.



### Supply constraints

— A significant gap has emerged between the number of new home approvals and building commencements and completions in Tasmania over this period, which is contributing to supply pressures (Figure 3). New home completions in 2017 fell to 1735 dwellings, more than 20% below the average of the last decade (Figure 3). This seems to be caused by state-specific factors (labour supply and availability of builders) rather than national factors such as tighter lending standards. The causes of this 'commencement gap' should be a focus of the Summit.

- There has been a significant increase in the number of entire homes listed on short-term holiday let platforms such as Airbnb. In the Hobart LGA there are now 876 entire properties listed on the platform (up from 250 in July 2016). If just half of these properties have been taken out of the long term private rental stock it represents a 5% decline in total rental supply in the Hobart LGA during a period of increasing demand.
- Accurate data on the number of residential rental properties being converted to short term holiday rentals is required to analyse the extent of this phenomenon and to develop an appropriate regulatory response.<sup>2</sup>

Research shows there is an under-supply of lower-rent properties and an over-supply of higher-rent properties. Exacerbating this, the limited lower-rent stock that is available is not exclusively occupied by lower-income households<sup>[1]</sup>. Modelling for the 2015 Tasmanian Affordable Housing Strategy showed 39% of lower-rent housing in the state was occupied by moderate to high income households. This percentage could be expected to have increased in the current market.



<sup>2</sup> With access to appropriate data, it would be possible to identify the quantum and type of housing stock by location, as well as average length of lease by type of property, turnover and attrition of property (e.g. for sale or repurpose). This kind of detailed—and up-to-date—information is vital if we are to develop effective solutions long-term.

Figure 3 – Residential building approvals and commencements

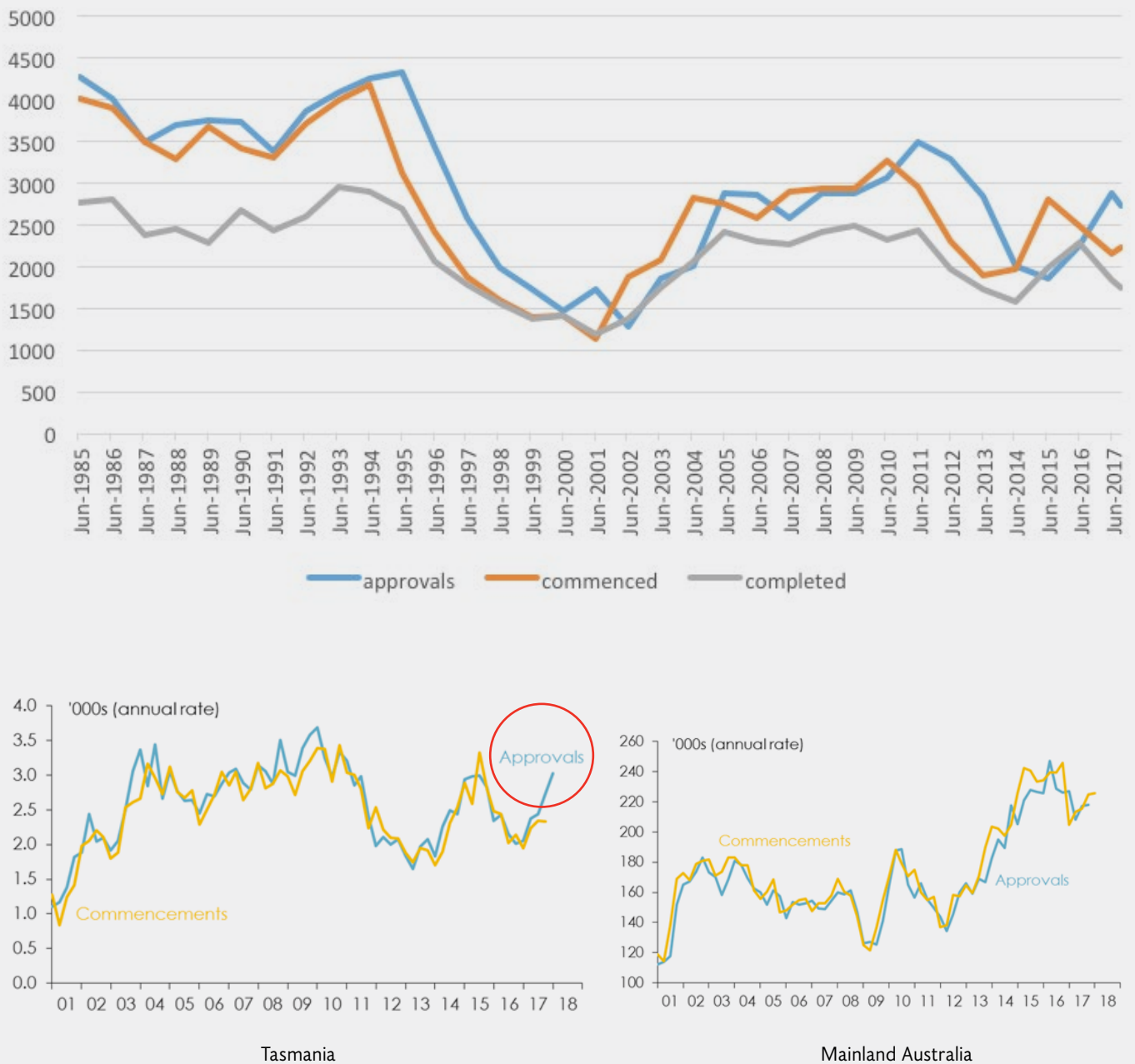


Table 2. Summary of key factors impacting Greater Hobart housing market since 2016

Greater Hobart Population Growth	3,500 (approx.)	18 months from June 2016
Growth in UTAS international Student numbers (Hobart, FTE)	380 FTE	Growth 2017 to 2018 academic year
Increase in 'entire homes' on Airbnb in Hobart LGA	+ 626 homes	From 250 to 876 between July 2016 and January 2018
Increase in new home completions	-534 completions	From 2269 in June 2016 to 1735 in September 2017
Rental Vacancy Rate, Greater Hobart	From 2.5% to .3%	From December 2016 to December 2017
Rental Price Increase, Southern Tasmania	+9.8%	12 months to December 2017
Greater Hobart Price Increase	+16.5%	12 months to January 2018

## 2. Housing crisis response recommendations

The shortage of suitable, affordable rental accommodation in Hobart and across Tasmania requires an urgent response to help those directly affected and to pave the way for Tasmania's future economic and population growth.

This response must include short-term crisis measures to provide immediate additional residential rental accommodation over the next 12 months (particularly over winter) and a coordinated medium-term strategy to increase the supply of suitable, affordable housing.

### 2.1 Short term options

The short-term priority must be to make more existing homes and properties available for residential rental.

#### 2.1.1 Crisis accommodation options

In the immediate term the housing crisis should be met with an emergency response. Demountable housing on public land and vouchers for hotel/motel/short-term holiday accommodation should be considered for families and individuals unable to access appropriate rental housing. To provide Tasmanians suffering from housing stress crisis accommodation will be available until suitable housing has been secured and that there is a commitment to ensure long-term appropriate alternatives are ultimately provided.

#### 2.1.2 Audit of vacant residential properties in Tasmanian cities

Victorian research (Cameron 2015) based on matching utilities data suggest that 4% of residential properties are vacant. If this is also the case here, approximately 7000 properties in Tasmania may be vacant. Given this would include many houses that could be made immediately available, there should be an audit of vacant properties in Tasmanian cities and an assessment of whether they are suitable for residential use.

#### 2.1.3 Encourage rental of vacant or under-used homes

**Vacancy taxes and charges.** A number of governments have introduced vacancy taxes as strategy to increase housing supply. The Victorian Government has recently introduced a 1% vacancy tax while the Commonwealth imposes a \$5500 charge on foreign investors purchasing residential properties that are left vacant for more than six months. However, the evidence suggests vacancy taxes are difficult to administer (the Victorian tax relies on self-reporting) and, to date, there is little evidence of their effectiveness.

**Incentives to lease.** A more productive approach, at least in the short-term, is to provide financial incentives to property owners who make currently vacant or holiday-let accommodation available for residential lease for a minimum period (say three or more years). This strategy has potential as a politically viable and cost-effective approach to increasing residential rental supply, especially if a significant pool of vacant properties can be identified (see 2.1.2). There are some challenges, including administrative complexity and the likelihood that owners of vacant properties may be less likely to respond to financial incentives given they are already foregoing rental income.

#### 2.1.4 Develop strategies to promote more efficient use of existing housing stock

Tasmania has an aging population and in many cases there is mismatch between the size and style of home people occupy and their housing needs. We should consider strategies and incentives designed to address this mismatch provided residents consent to downsizing and suitable housing can be located in their community. Another approach is to consider options to encourage long-term home sharing.

#### 2.1.5. 'Pause' growth in inner city holiday lets and quantify conversions of long-term to short-term rentals

Tourism is a key industry for Tasmania and there is no doubting the economic benefits created by the sharing economy (Airbnb is now a \$90 million business in Tasmania). Platforms which enable peer to peer businesses to offer services such

as short-term holiday rentals offer many benefits to visitors, hosts and the wider Tasmanian community. However, we need a smart regulatory approach which balances the benefits of short-term accommodation industry with the housing needs of the Tasmanian community.

There is growing evidence the conversion of residential rental properties into short term holiday lets has, among other factors, contributed to the declining rental supply and the current crisis. Data from the Rental Deposit Authority has the potential to provide a more accurate picture of the recent decline in private rental supply and should be analysed as a priority.

A 'pause strategy' would involve a temporary suspension of new approvals to convert entire properties to short-term holiday accommodation in key urban areas where there are identified rental shortages. This would **not** impact on:

- accommodation hosts with existing businesses and approvals
- short-term accommodation businesses in regional areas and coastal holiday towns
- hosts who let rooms and part homes.

The data on Airbnb and other platforms highlights a high degree of turnover and host fatigue and, over time, some homes currently approved for holiday lets are likely to return to the residential housing pool. This process would accelerate with targeted incentives (2.1.3).

Over time, as new housing supply increases and the vacancy rate recovers, the 'pause' can be lifted allowing new approvals for entire property conversions to short-term holiday accommodation.

### 2.2 Medium term options

While rising house prices benefit landlords and homeowners, there is growing recognition that declining home ownership and a lack of suitable and affordable rental accommodation is bad for our community and, in the long run, bad for the Tasmanian economy.

The following medium term reform directions are founded on principles



of good, long-term and collaborative planning, ensuring all Tasmanians have access to secure, long-term and affordable housing and that the incentives operating within our tax system are encouraging the right outcomes. Successful reform also requires access to clear and accurate information about housing market trends.

### **2.2.1 Promote private rental supply and affordable housing through planning provisions**

Tasmania needs a state-wide integrated planning regime that identifies and stimulates residential development in priority zones, including the release of well-located land for residential development from state and local government. Priority zones should also meet certain housing affordability and infrastructure requirements, such as access to existing or planned primary transport corridors, services and amenities, education and employment infrastructures, and access to affordable living and ageing in place. The plan should include strategic policy levers to incentivise affordable housing development at scale, and to meet the needs of different household types and life stages. The most effective models involve active government planning and development with housing stock managed by community providers under long-term lease agreements. Short term tax incentives and grants are less likely to be effective as they risk pushing up house prices and demand.

Options include:

- formal coordination between state governments and local councils, following the current New South Wales approach where state governments develop housing targets and local councils develop targeted housing strategies accordingly
- the use of public land and funding as catalyst to increase appropriate affordable housing supply. There is an active debate in the policy community as to the best model to achieve this aim but evidence suggests that government funded and planned mixed tenure developments which are leased to long-term managers are the most effective model.

- inclusionary zoning provisions to require developers to make a proportion of new dwellings available to low income households—these are at their most effective when the market is rising (as it is now).

Importantly, any subsidies and/or concessions to encourage increased long-term rental supply must be ongoing—a small but continuous input of supply will build stock over time—and should only be available for developments in the identified priority zones.

### **2.2.2 Converting office space and 'shop tops' for residential accommodation**

As researchers at the University of Tasmania's School of Technology, Environment & Design have found, there are a number of hurdles to accessing upper levels of commercial premises for housing, including the significant cost of constructing firebreaks and separate stair access to meet building code regulations.

However, medium term opportunities do exist. For example:

- Investigation of the Melbourne's postcode 3000 strategy, which began 25 years ago to transform the city from a ghost town to a vibrant centre, including by converting former office blocks into housing.
- Conversion of commercial premises into housing, including those above shops and those made vacant (or underused) with the shifting of government offices into Parliament Square.

The University of Tasmania currently has a team of interns working with the Hobart City Council identifying underutilised sites in the city and the potential for sensitive multi-residential housing development within the city centre.

### **2.2.3 Expand the Affordable Housing Strategy (2015-2025).**

The Affordable Housing Strategy (2015-2025)<sup>1</sup> adopted by the Tasmanian government includes a range of key goals to improve availability and access to affordable homes for all Tasmanians. However, unless there are adequate private rental vacancies available to low-income Tasmanians, many of the initiatives

in the Strategy will have limited effect. Changing housing market dynamics mean a number of further (non-tax specific) policies should be implemented to improve both affordability and accessibility to (in particular, rental) housing in Tasmania. Incentives already included in the Strategy, such as tax subsidies for landlords who prioritise low-income tenants, should be expanded, as should the initiation of new head lease arrangements.

### **2.2.4 Increase social housing supply**

Tasmania's social housing model has recently undergone major reform through the transfer of public housing tenancy management to a range of community housing providers. The Affordable Housing Strategy (2015-2025)<sup>12</sup> builds on these reforms by, for example, increasing the supply of social housing properties via private development and supporting community housing providers to leverage their existing stock to provide existing property upgrades and deliver new social housing properties. However, we urge the government to do more to invest in steadily increasing social housing supply to keep in step with the demand for rental properties (2.2.1) – particularly for Tasmanian households who are vulnerable to housing risk. The current approach is predicated on the private rental market having some capacity to accommodate this at risk group, but our research highlights a rental market with little to no capacity to do so.

### **2.2.5 Property tax reform**

Like other Australian states, Tasmania's property tax regime is complex and inefficient and contributes to poor housing outcomes. New **University of Tasmania research** makes a case for simplifying property-related stamp duties before gradually replacing them with a broad-based annual property tax. Short-term tax concessions are ineffective and have little impact on housing supply. Instead, tax concessions should be permanent and target specific types of housing in priority development zones. Land tax 'aggregation' should be abolished to encourage more large scale and institutional investment in residential housing.

# Appendix: Population trends and housing supply changes in Greater Hobart 2006-2016

The Greater Hobart population grew from 204,753 residents in 2006 to 224,462 people in 2016 at an average annual growth rate of 0.9 per cent. Each statistical area within the Greater Hobart region experienced population growth for the period 2006 to 2016. Hobart – North East experienced the greatest population growth (4636) over the period, increasing to 53,290 people, followed by Hobart – South and West, which increased by 4568 to 33,302 people.

The rate of growth for level 2 statistical local areas (SLA2s) differed considerably from the growth rate for the Hobart local government area (LGA). The smallest populations experienced the greatest rate of growth while the larger populations experienced the slowest rate of growth. Sorell- Dodges Ferry experienced the greatest rate of population growth over the period of 18.2 per cent followed by Hobart – South and West (16.0 per cent) and Brighton (15.9 per cent). The slowest population growth rate was experienced by the Hobart LGA (5.6 per cent) and Hobart – North West and Hobart Inner (both 5.7 per cent).

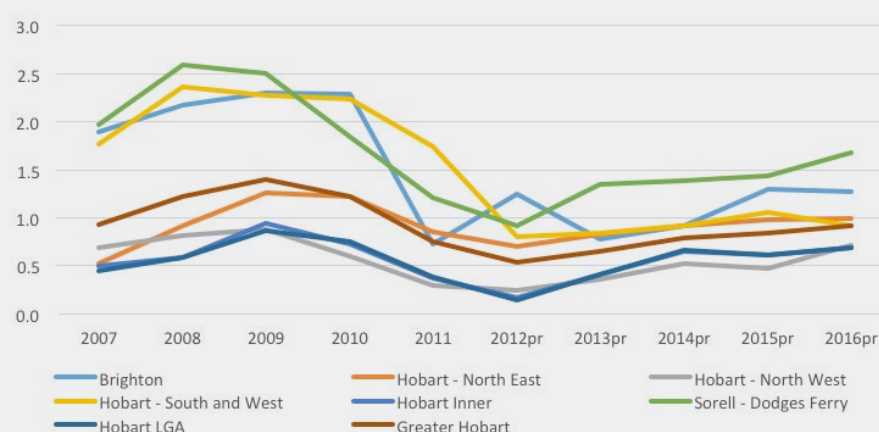
The experience of population growth differed within each SLA2 over the period, with some SLA2s fluctuating considerably. Those SLA2s which were smaller and experienced the greatest growth over the period also fluctuated the most (Hobart – South and West, Sorell – Dodges Ferry and Brighton). The rate of growth for the larger SLA2s and the Hobart LGA remained relatively constant over the period. The greatest average annual growth rate was experienced by the Sorell-Dodges Ferry SLA2 (1.7 per cent per annum) and the lowest was experienced by Hobart – North West (0.5 per cent per annum).

Table 1. Population growth, by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2006 to 2016

	2006-2016	
	%	No.
<b>Brighton</b>	15.9	2,359
<b>Hobart – North East</b>	9.6	4,636
<b>Hobart – North West</b>	5.7	2,854
<b>Hobart – South and West</b>	16.0	4,568
<b>Hobart Inner</b>	5.7	2,819
<b>Sorell – Dodges Ferry</b>	18.2	2,473
<b>Hobart LGA</b>	5.6	2,761
<b>Greater Hobart</b>	9.6	19,709

Source: ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0

Figure 1. Population growth rates, by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2006 to 2016



Source: ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0

<sup>1</sup>Short-term style accommodation is not included in this count as it is a non-private dwelling

The number of private dwellings (occupied and unoccupied)<sup>1</sup> increased for each statistical area within the Greater Hobart region for the period 2011 to 2016. In Greater Hobart 90.7 per cent of private dwellings were occupied. The average number of people per dwelling remained the same for all areas, except the Brighton SLA2, which declined from 2.7 people per dwelling in 2011 to 2.6 people per dwelling in 2016. In line with the population growth experienced by the smaller statistical areas, dwelling growth was greatest for Brighton (9.7 per cent increase) and Sorell - Dodges Ferry (8.1 per cent).

Table 2. Private dwellings by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2011 to 2016

	2011		2016		2011 – 2016
	Dwellings	Average people per dwelling	Dwellings	Average people per dwelling	% change
<b>Brighton</b>	6,170	2.7	6,770	2.6	9.7
<b>Hobart – North East</b>	21,445	2.4	22,900	2.4	6.8
<b>Hobart – North West</b>	23,265	2.3	24,072	2.3	3.5
<b>Hobart – South and West</b>	12,889	2.6	13,685	2.6	6.2
<b>Hobart Inner</b>	23,159	2.3	23,737	2.3	2.5
<b>Sorell – Dodges Ferry</b>	7,266	2.4	7,852	2.4	8.1
<b>Hobart LGA</b>	23,111	2.3	23,681	2.3	2.5
<b>Greater Hobart</b>	94,192	2.4	99,009	2.4	5.1

Source: ABS Census of Population and Housing, 2011 and 2016

In all instances, between 2011 and 2016, the rate of growth of private dwellings was greater than the rate of growth for the population, except for Hobart Inner and the Hobart LGA, which both experienced equal rates of growth for population and dwellings.

Based on an analysis of population growth and the average number of people per dwelling, new dwelling demand can be calculated for each statistical area. This can then be compared with the actual number of additional private dwellings to determine any surplus or deficit. As is evident in Table 4 below, additional private dwellings exceeded projected new demand resulting from population growth for each statistical area. That is, there was a surplus of additional dwellings. For the greater Hobart area, based on population growth of 8189 people since 2011, and an average of 2.4 people per dwelling, demand for additional dwellings would be 3412 over the period. Over the five year period to 2016, an additional 4817 private dwellings were created, leaving a surplus of 1405 private dwellings to meet any further demand.

Table 3. Population growth and private dwelling growth by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2011 to 2016

2011 – 2016	Population		Private dwellings	
	% change	% pa	% change	% pa
<b>Brighton</b>	5.6	1.1	9.7	1.9
<b>Hobart – North East</b>	4.5	0.9	6.8	1.4
<b>Hobart – North West</b>	2.3	0.5	3.5	0.7
<b>Hobart – South and West</b>	4.6	0.9	6.2	1.2
<b>Hobart Inner</b>	2.5	0.5	2.5	0.5
<b>Sorell – Dodges Ferry</b>	6.9	1.4	8.1	1.6
<b>Hobart LGA</b>	2.5	0.5	2.5	0.5
<b>Greater Hobart</b>	3.8	0.8	5.1	1.0

Source: ABS, ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0, Census of Population and Housing, 2011 and 2016

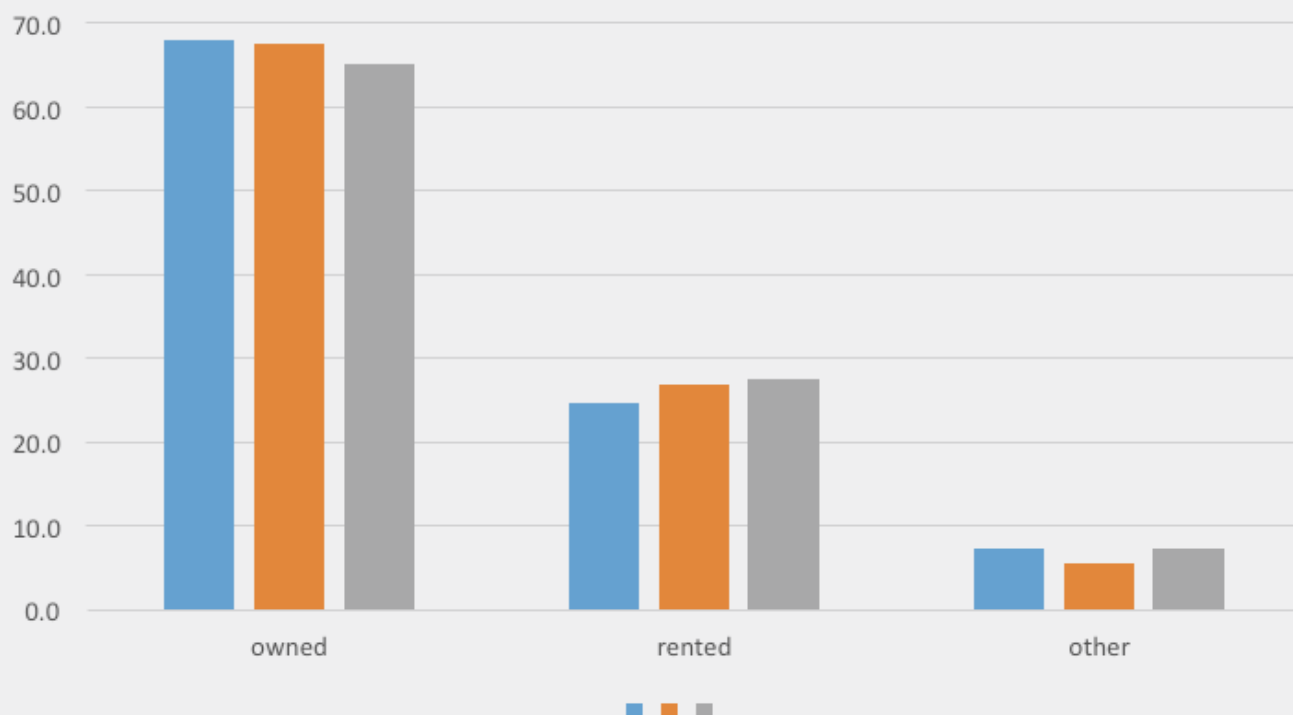


Table 4. Projected dwelling demand and surplus/deficit by Statistical Local Area 2 (SLA2) and Local Government Area for Greater Hobart, 2011 to 2016

2011 to 2016	Population growth	Average people per dwelling	Dwelling demand	Actual new dwellings	Surplus/ Deficit
<b>Brighton</b>	917	2.6	353	600	247
<b>Hobart – North East</b>	2,281	2.4	950	1,455	505
<b>Hobart – North West</b>	1,201	2.3	522	807	285
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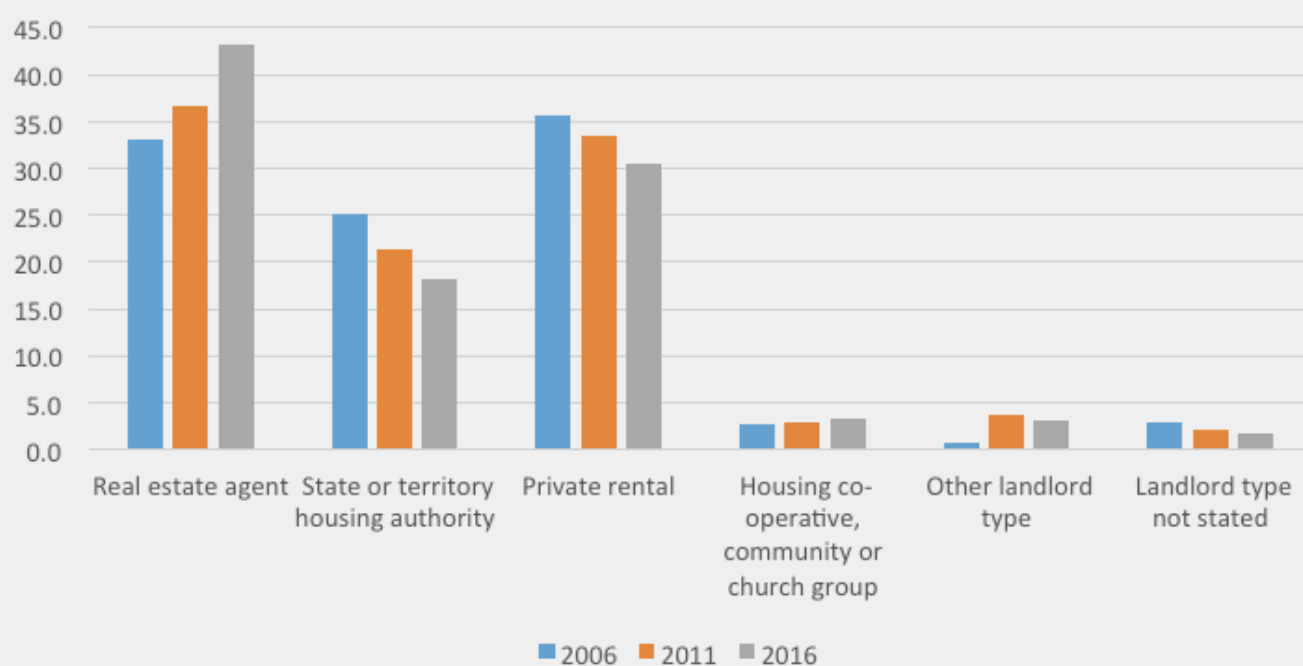
Source: ABS, ABS Regional Population Growth, Australia, 2016, Cat. No 3218.0, Census of Population and Housing, 2011 and 2016

The number of private dwellings in the Greater Hobart area increased from 79,661 in 2006 to 90,213 in 2016 (13.25 per cent increase). The proportion of dwellings in the Greater Hobart area which were either owned outright or in the process of being purchased decreased between 2006 and 2016 from 68.1 per cent to 65.2 per cent of all dwellings. The proportion being rented increased from 24.6 per cent to 27.5 per cent of all private dwellings.



Source: ABS Census of Population and Housing, 2006, 2011 and 2016

The number of rented dwellings in Greater Hobart increased from 19,620 in 2006 to 24,819 in 2016 (a 26.5 per cent increase). Of the rented dwellings in the Greater Hobart area, the proportion being rented from real estate agents increased considerably from 33.0 per cent in 2006 to 43.1 per cent in 2016. The proportion rented privately saw a corresponding decrease from 35.6 per cent to 30.6 per cent in 2016. The proportion of social housing decreased from 25.1 per cent in 2006 to 18.2 per cent in 2016.

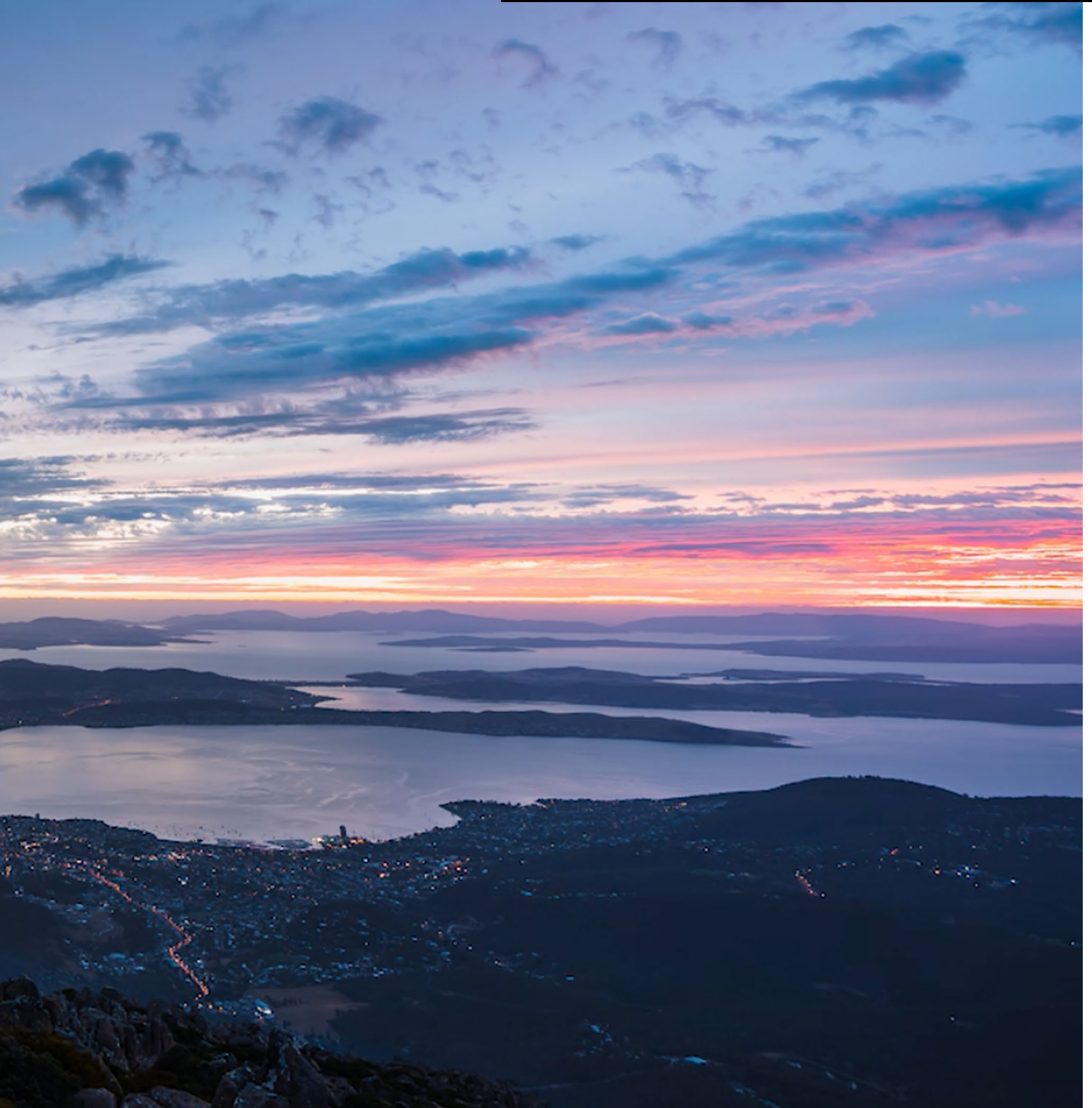


The number of dwellings provided as social housing dropped from 4940 in 2006 to 4513 in 2016.





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## Endnotes

DHHS (2015) Tasmania's Affordable Housing Strategy 2015-2025, September 2015. Accessed 13.02.2018: [http://www.dhhs.tas.gov.au/\\_\\_data/assets/pdf\\_file/0011/201215/AHS\\_Strategy\\_Final.pdf](http://www.dhhs.tas.gov.au/__data/assets/pdf_file/0011/201215/AHS_Strategy_Final.pdf)